The Jefferson flexible benefits program allows you to make individual benefit selections based on your own needs. Employees must enroll online within 30 days from date of hire.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>When Coverage Begins / Eligibility</th>
<th>Description</th>
</tr>
</thead>
</table>
| Medical Insurance                | Date of Hire / Full-time          | Three PPO medical plans available through Aetna:  
  - Platinum, Gold, or Silver  

  Prescription coverage is included with the medical insurance. The benefit is administered by MedImpact.  

  Smoker premiums apply to employees and spouses that use tobacco products and enroll in a Jefferson medical plan.  

  If your spouse has medical coverage available through another employer (other than Thomas Jefferson University and Jefferson Health, Jefferson Methodist Hospital, Abington Jefferson Health, Jefferson Health - Northeast, Jefferson Health - New Jersey, East Falls, Jefferson Health – Magee Rehabilitation) and you choose to cover your spouse under a Jefferson medical plan, you will pay a working spouse premium. |
| LiveWell@Jeff                    | Date of Hire / Full-time          | The Wellness program administered by RedBrick Health was established to enhance the quality of life of Jefferson employees by promoting healthy lifestyles and reducing the risk of illness by utilizing Jefferson’s wide range of educational and clinical resources. The Wellness year is 10/01/18 – 09/01/19.  

  Program requirements:  
  1) Online Health Assessment Questionnaire  
  2) Biometric Health Screening  

  Earn $50 in gift cards (optional). Earn points by participating in wellness activities and preventive exams throughout the year. Once you complete your online health assessment and biometric screening, you can instantly redeem your 50 points for $50 in gift cards  

  Employees that complete the two requirements of the LiveWell@Jeff program will receive a credit in their medical insurance contribution the following year. |
| Dental Insurance                 | Date of Hire / Full-time          | Two PPO dental plans available through Delta Dental of Pennsylvania that cover preventive, basic & restorative and major services:  
  - Platinum Dental  
  - Gold Dental  

  Basic and Supplemental Life Insurance each have a separate $1,000,000 maximum  

  Spouse life and AD&D insurance: $25,000, $50,000, $75,000, or $100,000  

  Child life and AD&D insurance: $10,000 or $20,000 |
| Vision Insurance                 | Date of Hire / Full-time          | Vision coverage is administered through Davis Vision. The plan offers in-network and out-of-network coverage for eye exams, lenses and frames or contacts.                                                                                                                                                                                             |
| Life Insurance / Accidental Death and Dismemberment (AD&D) Insurance | Date of Hire / Full-time          | Basic Life and AD&D benefit: 1.5x pay with a $50,000 minimum  

  Supplemental employee life and AD&D insurance: 1x – 5x pay  

  Basic and Supplemental Life Insurance each have a separate $1,000,000 maximum  

  Spouse life and AD&D insurance: $25,000, $50,000, $75,000, or $100,000  

  Child life and AD&D insurance: $10,000 or $20,000 |
| Business Travel Accident Insurance | Date of Hire / Full-time          | Provides protection when traveling on Jefferson business  

  No cost to the employee |
<table>
<thead>
<tr>
<th>Benefit</th>
<th>When Coverage Begins / Eligibility</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Short Term Disability</strong></td>
<td>Date of Hire / Full-time</td>
<td>Continuation of base salary for up to six months at no cost to the employee.</td>
</tr>
</tbody>
</table>
| **Long Term Disability** | Date of Hire / Full-time | - Basic LTD Plan that pays 50% of your base monthly pay. No cost to the employee.  
- Optional LTD Plans that pay 60% or 70% of base monthly pay. Employee pays cost of additional 10% or 20% |
| **Flexible Spending Accounts** | Date of Hire / Full-time | - Healthcare – maximum annual contribution is $2,650  
- Dependent Care – maximum annual contribution is $5,000 per household; $2,500 if married filing separately |
| **Jefferson Defined Contribution Retirement Plan ("JDCRP") (403b)** | Date of Hire / All Employees | Immediate participation and vesting. Employee Contribution:  
- 6% of base plus incentive pay automatically deducted pre-tax upon hire unless waived or changed  
TIAA administers the plan |
| **Tuition Assistance** | After 60 days of benefit eligible service / Full & Part-time | Internal:  
- Full-time: Undergraduate - 90% of tuition charges up to $5,000 per calendar year  
- Full-time: Graduate - 90% of tuition charges up to $7,500 per calendar year  
External:  
- Full-time: Undergraduate - 80% of tuition charges up to $3,200 per calendar year  
- Full-time: Graduate - 80% of tuition charges up to $5,000 per calendar year  
Benefit maximums for Part-time benefit eligible employees are 50% of the Full-time maximums |
| **Vacation** | Date of Hire / Full-time | Pharmacy Residents and Physics Residents 10 days per year. PGY-1 level, 15 days per year. PGY2 - PGY8, 20 days per year. Available after probationary period. |
| **Personal Day** | Date of Hire / Full-time | One Personal Day to be used between October 1st and June 30th. Available after probationary period. |
| **Voluntary Benefits** | Varies based on date of hire / Full-time | Benefits Plus is a voluntary benefits program that provides access to group rates on insurance and discounts. The program offers:  
- Critical Illness and Accident Insurance  
- Pre-paid Legal  
- Pet Insurance  
- Identity Theft Insurance  
- Auto and home owners insurance  
- Purchasing Power for big-ticket items  
- Shopping Discounts and membership discounts at local gyms |
| **Other Voluntary Programs and Facilities** | Date of Hire / Full-time | - Adoption Assistance  
- Blood Donor Club  
- Campus Currency  
- Care Coordination & Health Coaching  
- Cell Phone Discounts  
- Color (genetic screening)  
- Commuter Services and Discounts  
- Daycare Services and Discounts  
- Discount Entertainment Tickets  
- EXOS  
- FirstCall EAP & Work/Life Program  
- JeffConnect (telehealth)  
- Jefferson Recreation & Fitness Center  
- Library Privileges  
- Livongo for Diabetes |

Rev. 11/2018